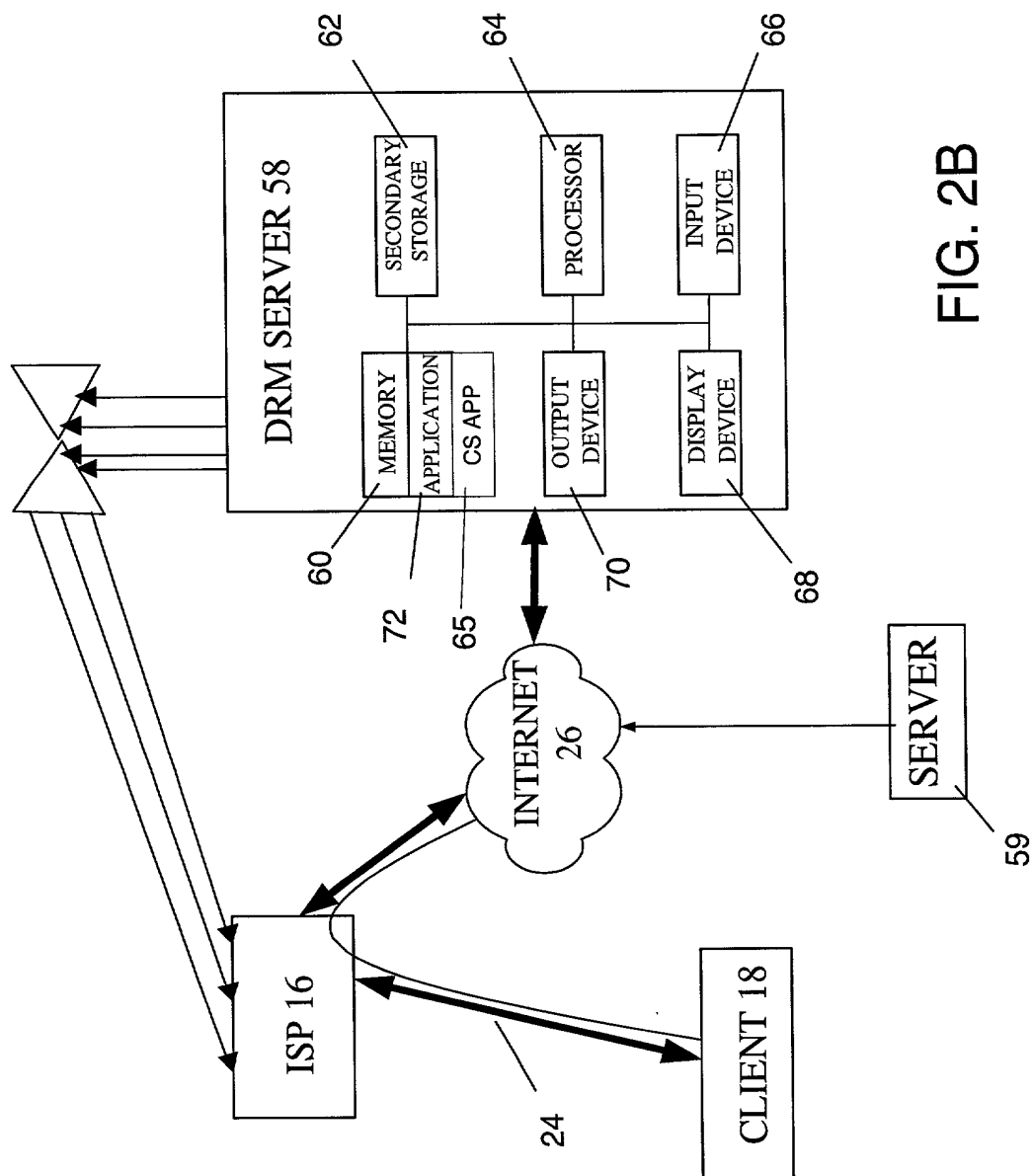
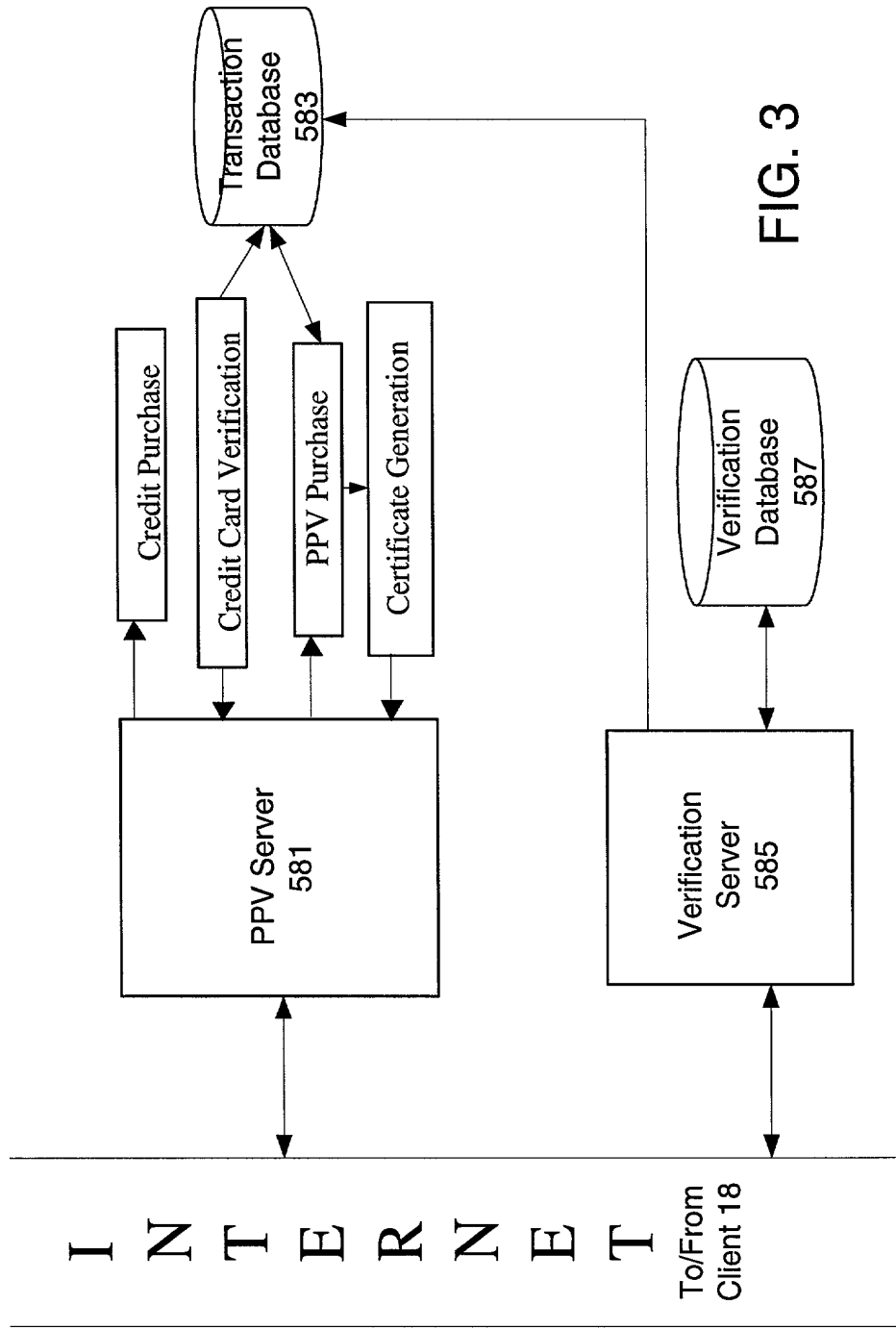
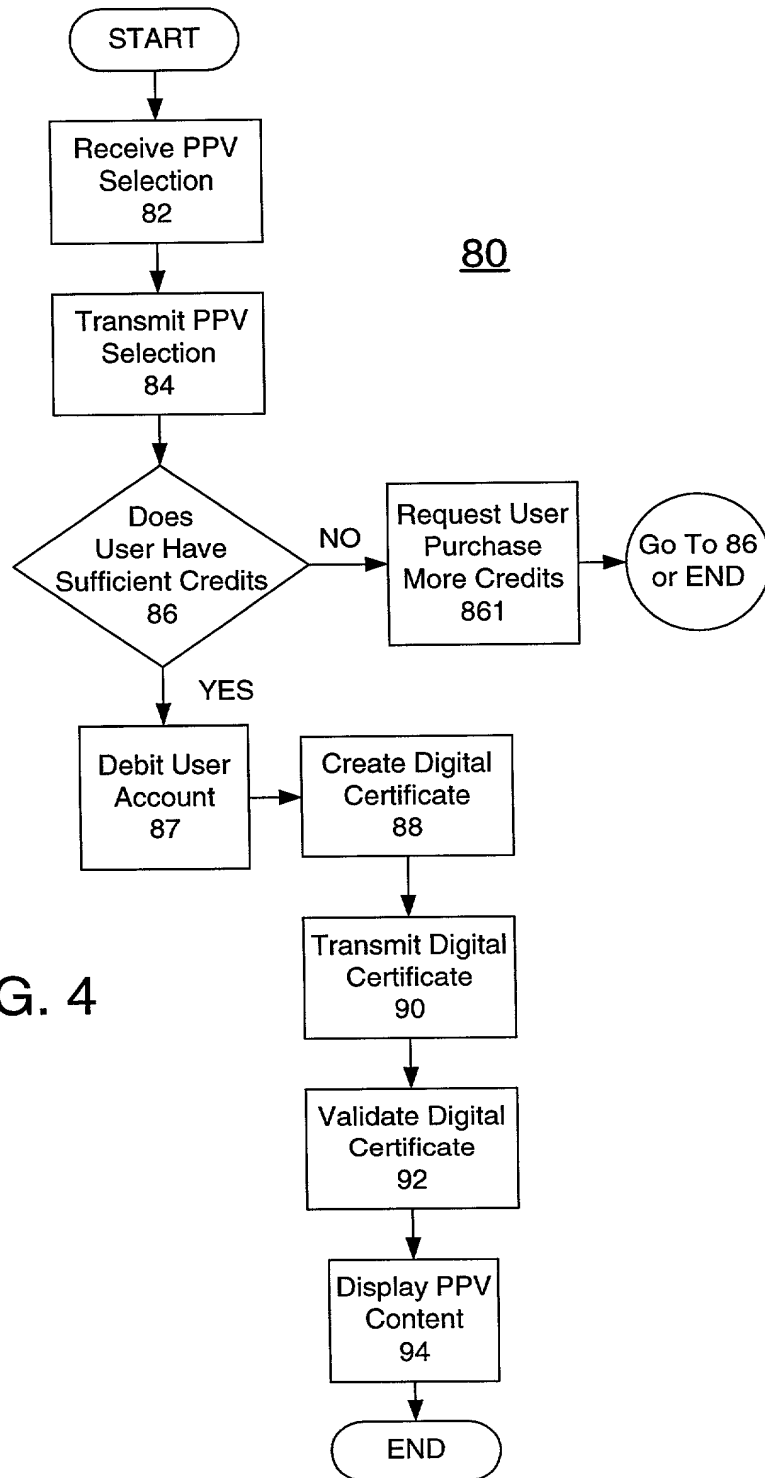


FIG. 2A

FIG. 2A







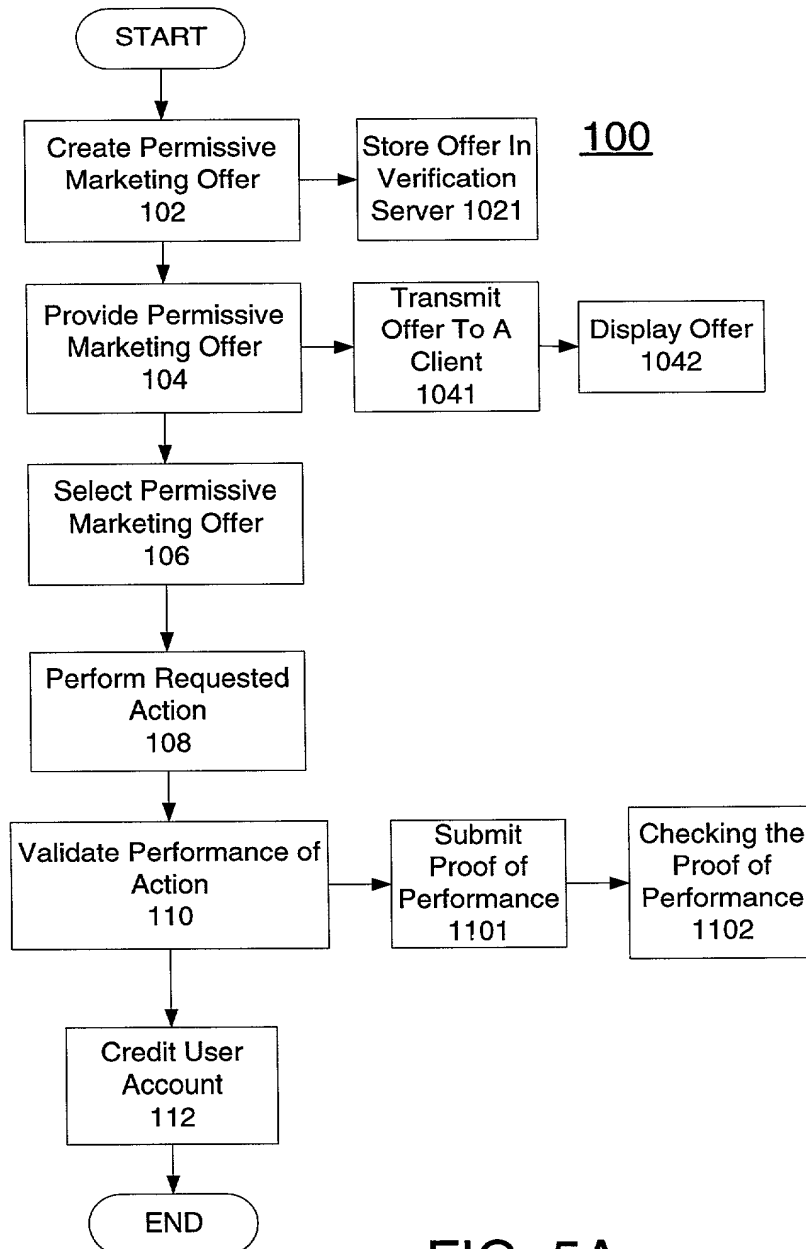
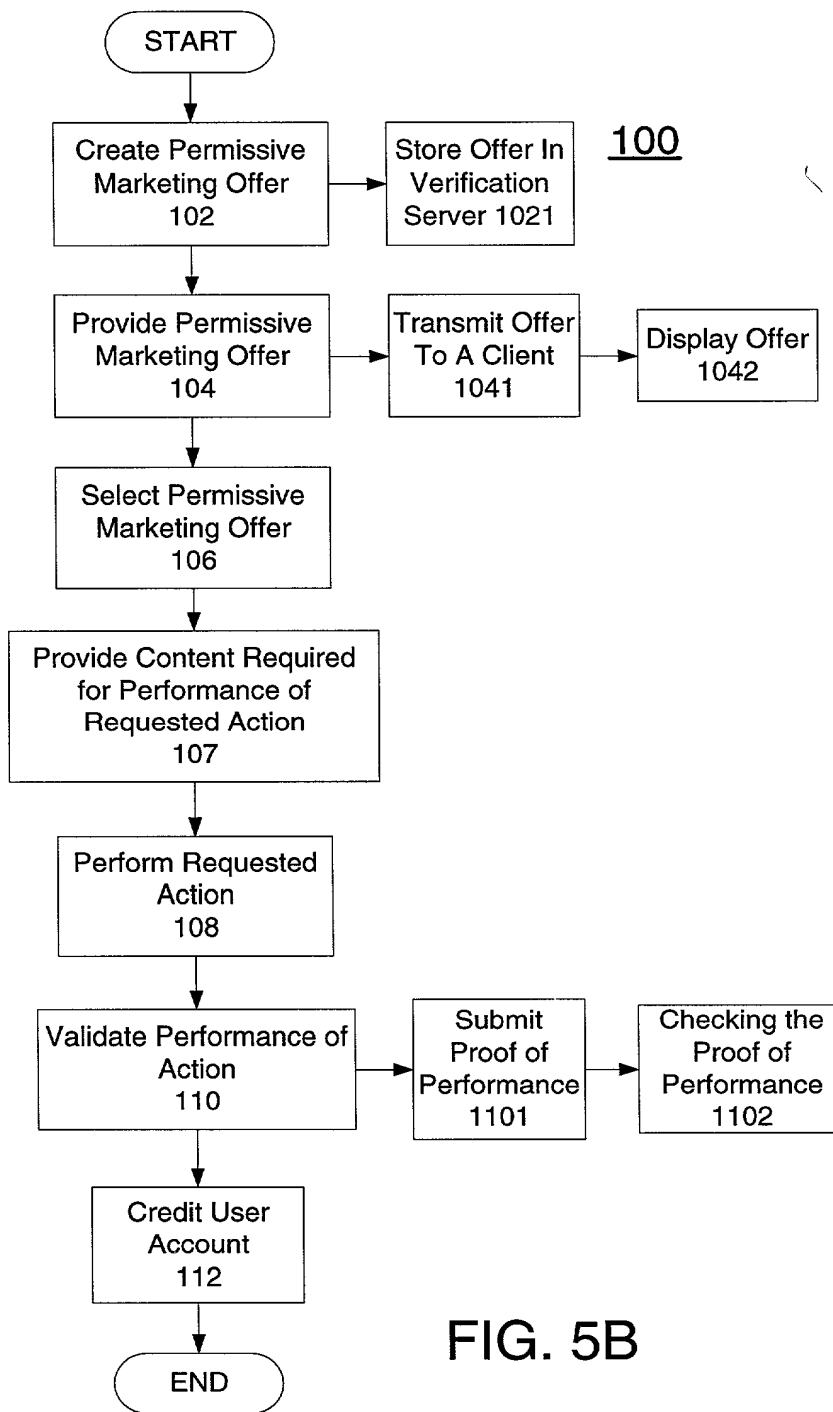
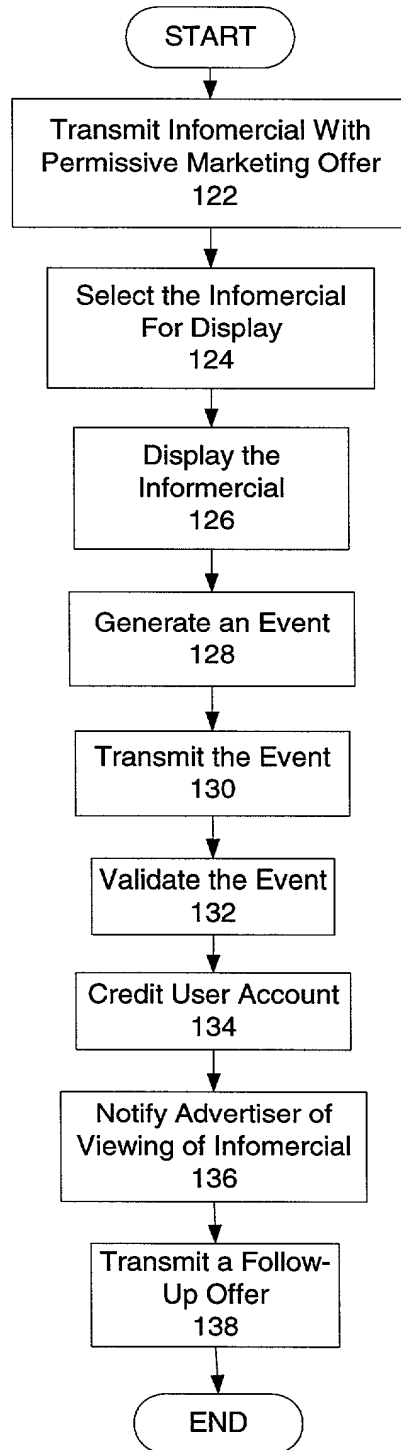


FIG. 5A





120

FIG. 6

09302764.074901

CREDIT SYSTEM
Inventor: MAI, Khannh
Attorney Docket No. 5595.00
Contact: Sean S. Wooden, Reg. No. 43,997 (202) 824-8859

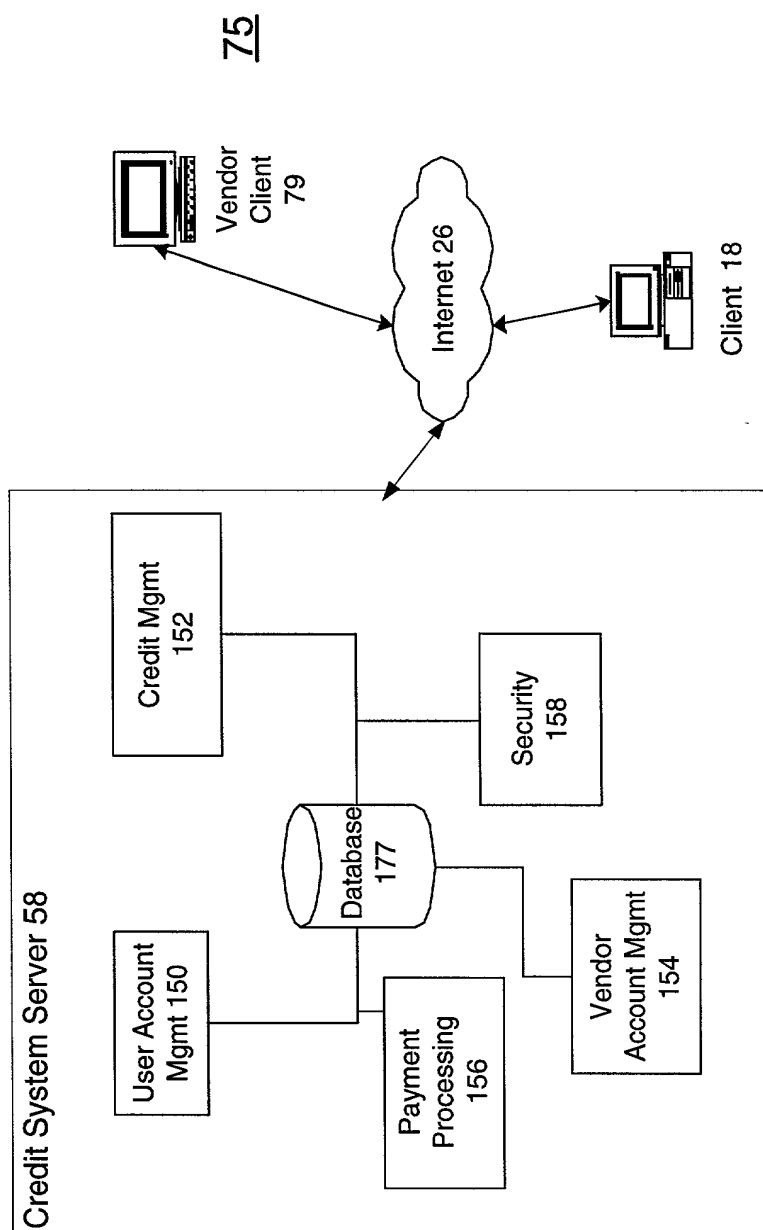


FIG. 7

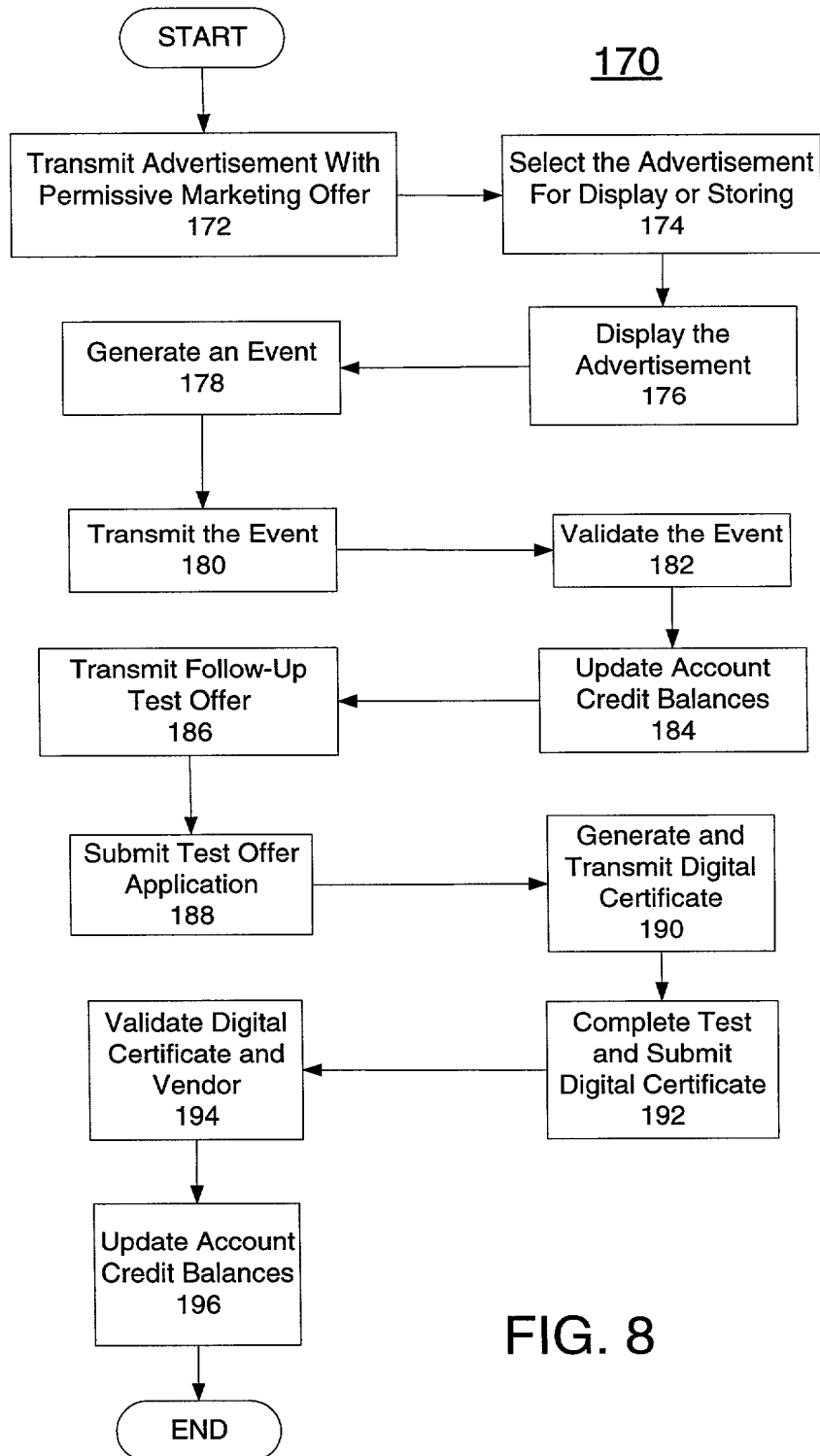
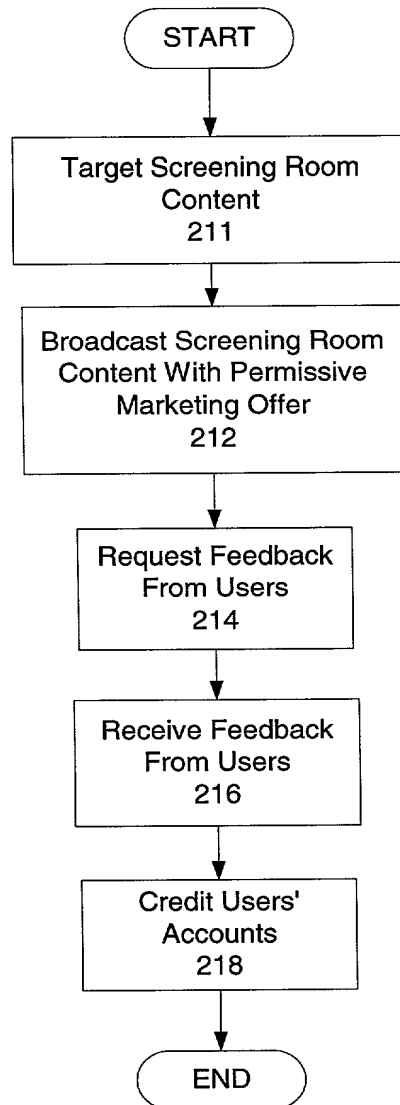


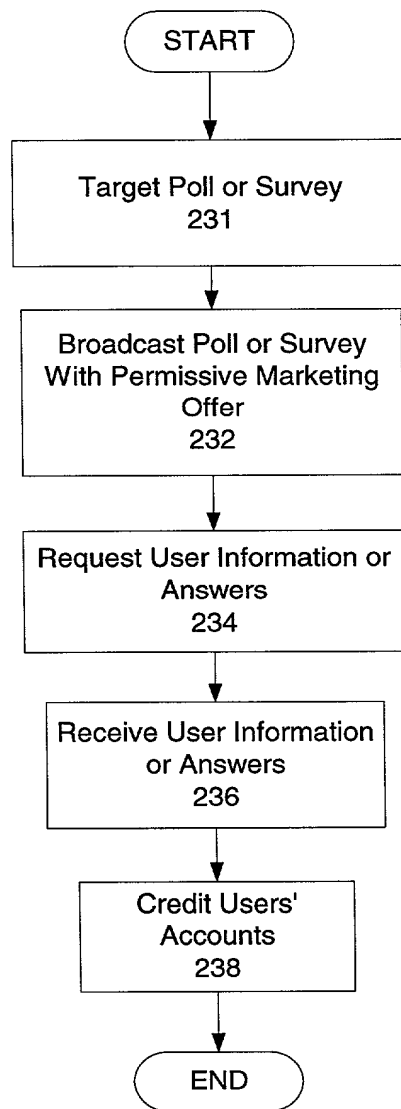
FIG. 8



210

FIG. 9

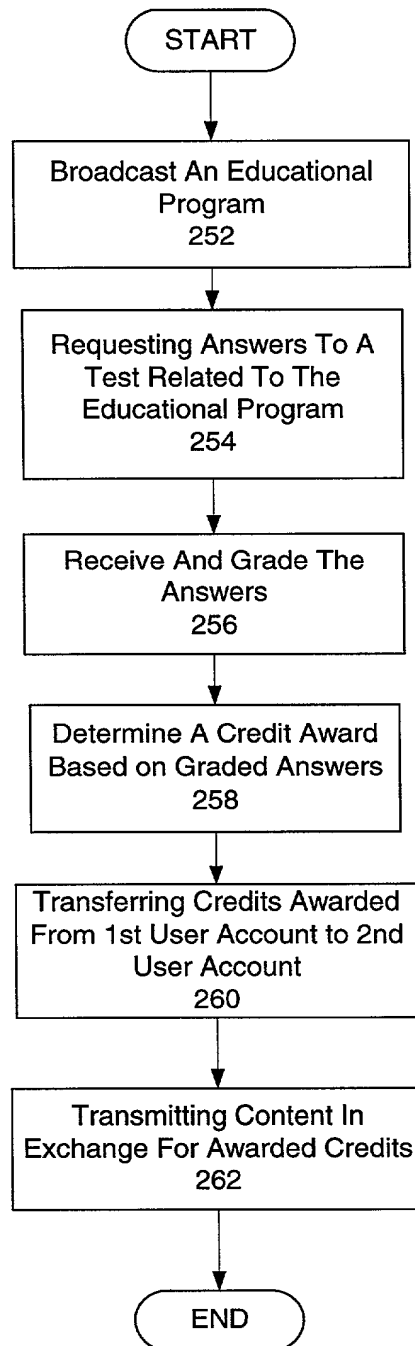
09902764-071201
FIG. 9



230

FIG. 10

0500234.031201
FIG. 10 43,997



250

FIG. 11

0902764-071201